

Due Date: November 13, 2004

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant:	Paul H. Phibbs, Jr.	Examiner:	Andrew J. Rudy
Serial No.:	09/943,059	Group Art Unit:	3627
Filed:	August 30, 2001	Docket:	9512
Title:	ALLOCATED BALANCES IN A NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM		

## CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Fax No. (703) 872-9306 on November 3, 2004.

Signature: Typed Name of Person Mailing this Certificate: Suzie McCleaveRESPONSE UNDER 37 C.F.R. §1.111

## MAIL STOP AMENDMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated September 13, 2004, please amend the above-identified application as follows.